

Form 185 – ntc13plnafter

UNITED STATES BANKRUPTCY COURT

District of New Jersey
402 East State Street
Trenton, NJ 08608

Case No.: 22-17423-CMG
Chapter: 13
Judge: Christine M. Gravelle

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Sean P. O'Neill
343 Lighthouse Drive
Manahawkin, NJ 08050

Lisa D. O'Neill
343 Lighthouse Drive
Manahawkin, NJ 08050

Social Security No.:

xxx-xx-1424

xxx-xx-4602

Employer's Tax I.D. No.:

**NOTICE OF FILING OF MODIFICATION OF PLAN AFTER CONFIRMATION
AND NOTICE OF HEARING THEREON**

Notice is hereby given that a Plan was confirmed in this matter on December 28, 2022.

On September 18, 2024 the debtor filed a modification to the Plan.

Accordingly, a hearing will be held before the Honorable Christine M. Gravelle on:

Date: November 6, 2024
Time: 10:00 AM
Location: Courtroom 3, Clarkson S. Fisher, U.S. Courthouse, 402 E. State St., Trenton, NJ 08608-1507

Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secure claim, such holders acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holders acceptance or rejection of the Plan within the time fixed.
3. **If, at the confirmation hearing, the Court determines that the plan is not confirmable, the debtor's case may be dismissed or converted.**

A copy of the modified Plan will follow this notice.

Dated: September 19, 2024

JAN: wdr

Jeanne Naughton
Clerk

In re:
Sean P. O'Neill
Lisa D. O'Neill
Debtors

Case No. 22-17423-CMG
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Sep 19, 2024

User: admin
Form ID: 185

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Sean P. O'Neill, Lisa D. O'Neill, 343 Lighthouse Drive, Manahawkin, NJ 08050-2324
cr	+ Lakehurst Naval Federal Credit Union, McKenna, DuPont, Higgins & Stone, PO Box 610, 229 Broad Street, Red Bank, NJ 07701-2009
519757974	+ Lakehurst Naval Federal Credit Union, c/o McKenna DuPont Stone & Washburne, 229 Broad Street, Red Bank, NJ 07701-2009
519708790	+ Valley National Bank, 1445 Valley Road, Wayne, NJ 07470-8438

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Sep 19 2024 21:27:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Sep 19 2024 21:27:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519729597	Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 19 2024 21:27:00	AmeriCredit Financial Services, Inc., dba GM Financial, P O Box 183853, Arlington, TX 76096
519714497	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM	Sep 19 2024 21:27:00	AmeriCredit Financial Services, Inc. dba GM Financ, P O Box 183853, Arlington, TX 76096-3853
519708778	^ MEBN	Sep 19 2024 21:13:21	AmeriHome Mortgage*, P.O. Box 77404, Ewing, NJ 08628-6404
519708779	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Sep 19 2024 21:36:17	Best Buy/CBNA*, P.O. Box 6497, Sioux Falls, SD 57117-6497
519766787	Email/Text: BKelectronicnotices@cenlar.com	Sep 19 2024 21:26:00	Cenlar FSB Attn BK Dept, 425 Phillips Blvd, Ewing, NJ 08618
519757572	+ Email/PDF: ebn_ais@aisinfo.com	Sep 19 2024 21:35:02	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
519708780	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Sep 19 2024 21:33:47	Capital One*, Bankruptcy Dept, P.O. Box 30273, Salt Lake City, UT 84130-0273
519708781	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 19 2024 21:22:47	Care Credit/Synchrony*, Bankruptcy Dept, P.O. Box 965081, Orlando, FL 32896-0001
519708782	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Sep 19 2024 21:27:00	Children's Place*, Comenity Bankruptcy Dept, P.O. Box 183043, Columbus, OH 43218-3043
519708783	Email/Text: mrdiscen@discover.com	Sep 19 2024 21:25:00	Discover*, P.O. Box 30943, Salt Lake City, UT 84130
519713861	Email/Text: mrdiscen@discover.com	Sep 19 2024 21:25:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
519708784	+ Email/Text: GMFINANCIAL@EBN.PHINSOLUTIONS.COM		

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		Sep 19 2024 21:27:00	GM Financial*, P.O. Box 183834, Arlington, TX 76096-3834
519708785	Email/PDF: ais.sync.ebn@aisinfo.com	Sep 19 2024 21:50:57	Home Depot*, 2455 Paces Ferry Rd NW, Atlanta, GA 30339
519773715	Email/Text: JCAP_BNC_Notices@jcap.com	Sep 19 2024 21:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
519748969	Email/PDF: resurgentbknotifications@resurgent.com	Sep 19 2024 21:23:00	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
519708786	+ Email/Text: Infcumgr1@verizon.net	Sep 19 2024 21:27:00	Lakehurst Naval FCU, 60 Lansdowne Road, Lakehurst, NJ 08733-5021
520021989	+ Email/Text: camanagement@mtb.com	Sep 19 2024 21:27:00	M&T BANK, PO BOX 619063, Dallas, TX 75261-9063
520021990	+ Email/Text: camanagement@mtb.com	Sep 19 2024 21:27:00	M&T BANK, PO BOX 619063, Dallas, TX 75261, M&T BANK, PO BOX 619063, Dallas, TX 75261-9063
519708787	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 19 2024 21:27:00	Nelnet*, PO Box 82561, Lincoln, NE 68501-2561
519775794	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 19 2024 21:51:54	Portfolio Recovery Associates, LLC, C/O Best Buy, POB 41067, Norfolk VA 23541
519779576	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 19 2024 21:35:25	Portfolio Recovery Associates, LLC, c/o Citibank, N.A., POB 41067, Norfolk VA 23541
519878138	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Sep 19 2024 21:36:19	Portfolio Recovery Associates, LLC, c/o THE HOME DEPOT, POB 41067, Norfolk, VA 23541
519768578	Email/Text: bnc-quantum@quantum3group.com	Sep 19 2024 21:27:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
519710110	^ MEBN	Sep 19 2024 21:14:41	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
519737539	+ Email/Text: bncmail@w-legal.com	Sep 19 2024 21:27:00	TD Bank USA, N.A., C O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
519708788	+ Email/Text: bncmail@w-legal.com	Sep 19 2024 21:27:00	Target*, Bankruptcy Dept, P.O. Box 1327, Minneapolis, MN 55440-1327
519717921	+ Email/Text: ElectronicBkyDocs@nelnet.studentaid.gov	Sep 19 2024 21:27:00	US Department of Education c/o Nelnet, 121 S 13TH ST, Lincoln, NE 68508-1904
519740233	^ MEBN	Sep 19 2024 21:14:32	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931
519708789	+ Email/Text: LCI@upstart.com	Sep 19 2024 21:26:00	Upstart*, 2 Circle Star Way, San Carlos, CA 94070-6200
519757027	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Sep 19 2024 21:35:47	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
519708777	+ Email/PDF: ais.sync.ebn@aisinfo.com	Sep 19 2024 21:33:32	amazon.com*, Synchrony Bank, P.O. Box 965060, Orlando, FL 32896-5060

TOTAL: 33

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519758912	*	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

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NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2024 at the address(es) listed below:

Name	Email Address
Albert Russo	docs@russotrustee.com
Denise E. Carlon	on behalf of Creditor AMERIHOM MORTGAGE COMPANY LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Denise E. Carlon	on behalf of Creditor M&T BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Michael R. DuPont	on behalf of Creditor Lakehurst Naval Federal Credit Union dupont@redbanklaw.com lori@redbanklaw.com
Steven J. Abelson	on behalf of Debtor Sean P. O'Neill sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
Steven J. Abelson	on behalf of Joint Debtor Lisa D. O'Neill sjaesq@atrbklaw.com atrbk1@gmail.com;r49787@notify.bestcase.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7